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May 25, 1995

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Secretary of State  
Division of Corporations  
P.O. Box 6327  
Tallahassee, Florida 32314

RE: Cambridge Mortgage Service Corporation

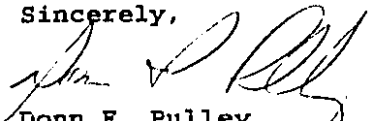
Dear Madam/Sir:

Enclosed please find the Articles of Incorporation (in duplicate) for the above corporation for filing. Also enclosed is our check for \$122.50 to cover the cost of filing and a certified copy.

Please return the certified copy to me at the address shown below.


Thank you for your cooperation in this matter and if you have any questions, please do not hesitate to call me at my office at (813) 789-0522.

Sincerely,



Donn F. Pulley  
3132 Blue Heron St.  
Safety Harbor, Florida 34695

enc.: Articles (x2)  
\$122.50 check

6/7/95  


ARTICLES OF INCORPORATION  
OF  
CAMBRIDGE MORTGAGE SERVICE CORPORATION

The undersigned, for the purpose of forming a corporation under the provisions of Chapter 607 of the Florida Statutes, hereinafter referred to as the Corporation, hereby agrees to the following:

ARTICLE I - NAME

The name of the Corporation shall be Cambridge Mortgage Service Corporation.

ARTICLE II - PURPOSE AND POWERS

Section 1. The Corporation is formed for the purpose of engaging in any lawful activity or business for which corporations may be incorporated under the laws of the State of Florida.

Section 2. The Corporation may exercise all powers, rights and privileges conferred on corporations pursuant to the laws of the State of Florida.

ARTICLE III - TERM OF EXISTANCE

The Corporation shall have perpetual existence.

ARTICLES IV - CAPITAL STOCK

The authorized capital stock of the Corporation shall be 1,000 shares of common stock having a par value of \$1.00 per share.

ARTICLE V - BOARD OF DIRECTORS

Section 1. The business and affairs of the Corporation shall be managed by a Board of Directors, the members of which shall be hereinafter referred to as Directors.

Section 2. The initial Board of Directors of the Corporation shall consist of two (2) Directors, whose names and addresses are as follows:

Name	Address
Donn F. Pulley	3132 Blue Heron St. Safety Harbor, Florida 34695
Charlet L. Raczka	2881 Lake Valencia Blvd. E. Palm Harbor, Florida 34684

Section 3. The number of Directors shall be as provided in the Bylaws of the Corporation, but shall not be less than one (1).

Section 4. Directors shall be elected and hold office as provided in the Bylaws.

#### ARTICLE VI - BYLAWS

Section 1. The power to adopt, alter, amend or repeal the Bylaws of the Corporation may be exercised by the Board of Directors or the shareholders in accordance with the provisions of the Bylaws.

Section 2. Any Bylaws adopted by the Board of Directors or the shareholders may be altered, amended or repealed by the other group; provided, however, that any Bylaws adopted by the shareholders may provide that it shall be altered, amended or repealed only by the shareholders.

#### ARTICLE VII - AMENDMENTS

The power to amend or repeal the Articles of Incorporation may be exercised pursuant to the laws of the State of Florida as follows:

A. A resolution of the Board of Directors setting forth the proposed change may be submitted to the shareholders at a shareholder's meeting. If notice of the changes to be made is given; and shall be adopted on receiving the affirmative vote of the holders of a majority of the shares entitled to vote thereon;

B. All directors and all the shareholders of the Corporation eligible to vote may sign a written statement manifesting their intention that the change shall thereby be adopted;

C. The shareholders may amend or repeal these Articles of Incorporation without an act of the Directors at a meeting for which notice of the changes to be made is given; or

D. If no shares have been issued, these Articles of Incorporation may be amended or repealed by the affirmative vote of the majority of the Directors.

#### ARTICLE VIII - REGISTERED OFFICE AND AGENT

Section 1. The street address of the initial registered office of the Corporation shall be 3132 Blue Heron St. Safety Harbor, Fl. 34695.

Section 2. The name of the initial registered agent of the Corporation located at said address shall be Donn F. Pulley.

Section 3. The Corporation's principal office and mailing address shall be 3132 Blue Heron St. Safety Harbor, Florida 34695.

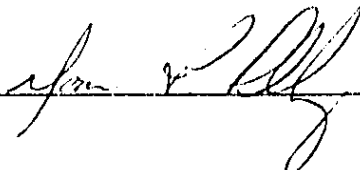
#### ARTICLE IX - INCORPORATOR

The name and address of the incorporator is:

NAME	ADDRESS
Donn F. Pulley	3132 Blue Heron St. Safety Harbor, Fl. 34695

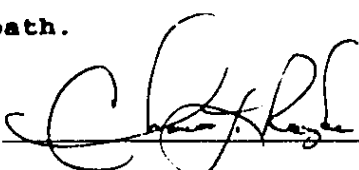
IN WITNESS WHEREOF, for the purpose of forming a corporation under the laws of the State of Florida, the undersigned executed these Articles of Incorporation on this 25th day of May, 1995.

RECORDED  
MAY 26 1995  
COUNTY OF PINELLAS  
FLORIDA

  
\_\_\_\_\_  
(SEAL)

STATE OF FLORIDA )  
COUNTY OF PINELLAS )

The foregoing instrument was acknowledged before me this 25th day of May, 1995 by Donn F. Pulley who has produced a Florida driver's license as identification and who did not take an oath.

  
\_\_\_\_\_

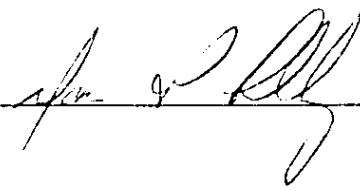
My Commission Expires:



CHARLEY L. PACZKA  
MY COMMISSION # CC284088 EXPIRES  
March 10, 1997  
BONDED THROUGH TROY FAIR INSURANCE, INC.

ACCEPTANCE

I hereby accept to act as initial Registered Agent for Cambridge Mortgage Service Corporation in these Articles of Incorporation.

  
\_\_\_\_\_  
(SEAL)